

United States Bankruptcy Court
Eastern District of New YorkIn re:
William J Grant
Lorraine L Grant
DebtorsCase No. 15-44244-nhl
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: acruz
Form ID: 318DF7Page 1 of 1
Total Noticed: 17

Date Rcvd: Dec 21, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2015.

db/jdb smg +William J Grant, Lorraine L Grant, 1256 S. Railroad Avenue, Staten Island, NY 10306-3113
 smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
 smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
 8662562 +Capital One Bank, C/O Forster 7 Garbus, 60 Motor Parkway, Commack, NY 11725-5710
 8662564 +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003
 8662568 +Honda Financial Services, P O Box 7003, Hilyoke, MA 01041-7003

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: BRJMCCORD.COM Dec 21 2015 18:13:00 Richard J. McCord, Certilman Balin Adler & Hyman, 90 Merrick Avenue, East Meadow, NY 11554-1597
 smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov Dec 21 2015 18:15:11
 Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
 8662559 EDI: HNDA.COM Dec 21 2015 18:13:00 American Honda Finance, 600 Kelly Way, Holyoke, MA 01040
 8662561 EDI: BANKAMER.COM Dec 21 2015 18:13:00 Bk Of Amer, P O Box 982236, El Paso, TX 79998
 8662560 +EDI: BANKAMER.COM Dec 21 2015 18:13:00 Bk Of Amer, 450 American St, Simi Valley, CA 93065-6285
 8662563 +EDI: CAPITALONE.COM Dec 21 2015 18:13:00 Capital One Bank Usa N, Pob 30281, Salt Lake City, UT 84130-0281
 8662565 +EDI: CHASE.COM Dec 21 2015 18:13:00 Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298
 8662567 +EDI: WFNNB.COM Dec 21 2015 18:13:00 Comenitybank/trwrds, 3100 Easton Square Pl, Columbus, OH 43219-6232
 8700338 EDI: CAUT.COM Dec 21 2015 18:13:00 JPMorgan Chase Bank NA, PO Box 29505 AZI-1191, Phoenix, AZ 85038-9505
 8662569 +EDI: RMSC.COM Dec 21 2015 18:13:00 Synch/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8662566* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 23, 2015

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2015 at the address(es) listed below:

Kevin B Zazzera on behalf of Debtor William J Grant kzazz007@yahoo.com
 Kevin B Zazzera on behalf of Joint Debtor Lorraine L Grant kzazz007@yahoo.com
 Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov
 Richard J. McCord rmccord@cbah.com,
 afollett@certilmanbalin.com;cfollett@certilmanbalin.com;N190@ecfcbis.com;mmccord@certilmanbalin.com

TOTAL: 4

Information to identify the case:Debtor 1 **William J Grant**Social Security number or ITIN **xxx-xx-8667**

First Name Middle Name Last Name

EIN --_-----

Debtor 2 **Lorraine L Grant**Social Security number or ITIN **xxx-xx-5058**

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court Eastern District of New York
 271-C Cadman Plaza East, Suite 1595
 Brooklyn, NY 11201-1800

Case number: **1-15-44244-nhl**Chapter: **7****Order of Discharge and Final Decree**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

William J Grant

Lorraine L Grant

IT IS FURTHER ORDERED:

- Richard J. McCord (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: December 21, 2015

s/ Nancy Hershey Lord
 United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.